

NETWORK BASED USER-TO-USER PAYMENT SERVICE

Abstract of the Disclosure

5 A network-based payment service provides various features for facilitating online,
user-to-user payments. One feature involves the ability for users to define customized pay
pages for receiving payments from other users. The pay pages are preferably hosted by a
service provider site that handles the collection process, and may be created using pay
page templates that specify the layouts and behaviors of the pay pages. In one
10 embodiment, a pay page owner can also define one or more "pay boxes" to allow
payments to be initiated from other web sites, which may include the web sites of
associates who receive commissions on resulting payments. Another feature involves the
ability for users to make single-action payments from web sites external to the service
provider site. Also disclosed are various features for controlling access to content and
services based on whether, or an extent to which, a visitor has made voluntary or
15 mandatory payments.

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